



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [MORGAN STANLEY](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [1,160,029,000](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [2](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[MORGAN STANLEY](#)
[1585 BROADWAY](#)

[NEW YORK, NY 10036](#)

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BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	1,195,779,333	1,158,803,667	1,167,608,250	980,970,000	886,264,750
Net income (\$000)	8,793,000	11,338,000	15,034,000	10,996,000	9,042,000
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.91	2.79	4	0.87	2.65	4	0.86	2.60	4	0.81	2.77	4	0.75	3.01	4
+ Non-interest income	3.67	0.94	96	4.31	1.09	96	4.24	1.04	98	4.14	1.21	96	3.91	1.32	95
- Overhead expense	3.28	2.18	91	3.50	2.21	91	3.43	2.17	93	3.44	2.57	82	3.40	2.69	82
- Provision for credit losses	0.04	0.10	31	0.01	-0.12	78	0.01	-0.09	74	0.06	0.51	3	0.01	0.15	13
+ Securities gains (losses)	0.01	0	90	0.02	0.01	87	0.02	0.01	82	0.01	0.02	56	0.01	0.01	73
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	5
= Pretax net operating income (tax equivalent)	1.26	1.46	31	1.70	1.76	50	1.69	1.66	58	1.47	1.04	79	1.27	1.56	22
Net operating income	0.98	1.10	35	1.30	1.34	50	1.29	1.26	56	1.12	0.81	77	1.02	1.19	25
Net income	0.98	1.10	35	1.30	1.34	50	1.29	1.26	56	1.12	0.82	76	1.02	1.19	25
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.62	3.36	4	1.07	3.12	4	1.05	3.06	4	1.30	3.55	3	2.30	4.41	1
Interest expense	0.64	0.35	87	0.13	0.26	21	0.13	0.25	21	0.43	0.52	42	1.50	1.08	78
Net interest income (tax equivalent)	0.98	3.01	4	0.94	2.85	4	0.93	2.80	4	0.88	3.01	4	0.81	3.33	4
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.09	33	0.06	0.12	36	0.05	0.11	38	0.05	0.27	15	0.01	0.21	6
Earnings coverage of net loan and lease losses (X)	357.53	36.38	90	137.82	26.30	90	155.71	39.72	90	154.40	22.91	93	1,427.63	24.40	99
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.31	1.17	3	0.29	1.32	1	0.26	1.23	0	0.38	1.58	1	0.22	0.83	3
Allowance for loan and lease losses / Total loans and leases	0.29	1.15	3	0.27	1.30	0	0.24	1.20	0	0.36	1.55	1	0.20	0.81	2
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.39	0.39	51	1.16	0.58	89	1.10	0.49	89	0.92	0.71	74	0.85	0.57	79
30-89 days past due loans and leases / Total loans and leases	0.08	0.33	12	0.05	0.29	7	0.11	0.32	19	0.11	0.39	13	0.07	0.43	7
Liquidity and Funding															
Net noncore funding dependence	-9.48	5.89	7	1.11	-3.31	66	-10.77	-2.33	22	9.02	3.20	72	18.61	14.45	66
Net short-term noncore funding dependence	-61.59	0.87	3	-49.64	-9.17	6	-60.08	-7.71	3	-41.02	-4.76	5	-52.58	3.38	6
Net loans and leases / Total assets	22.36	63.09	3	21.34	58.81	3	22.64	58.67	3	21	61.58	5	19.24	63.77	5
Capitalization															
Tier 1 leverage ratio	6.62	9.22	3	7.28	9.07	6	7.12	8.98	7	8.36	9.13	31	8.26	9.76	11
Holding company equity capital / Total assets	8.71	9.68	31	8.90	10.79	21	8.87	10.71	21	9.12	11.16	20	9.11	12.43	12
Total equity capital (including minority interest) / Total assets	8.80	9.81	31	9	10.91	20	8.97	10.82	22	9.24	11.29	20	9.24	12.57	11
Common equity tier 1 capital / Total risk-weighted assets	14.84	11.79	86	16.02	12.64	88	16.05	12.42	89	17.36	12.38	92	16.43	12.17	89
Net loans and leases / Equity capital (X)	2.57	6.64	3	2.40	5.47	3	2.55	5.53	3	2.30	5.58	5	2.11	5.21	7
Cash dividends / Net income	47.40	31.93	82	25.81	27.22	48	28.51	28.27	50	25.38	42.30	28	29.69	33.12	46
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	-2.56	6.04	20	24.53	9.51	91	6.48	10.50	38	24.62	16.68	75	4.91	9.26	45
Equity capital	-4.62	-3.83	55	19.81	7.52	87	3.60	7.46	41	24.81	6.99	90	1.62	10.49	14
Net loans and leases	2.11	14.48	8	28.60	-0.66	93	14.81	3.36	84	35.97	9.07	92	14.56	9.10	78
Noncore funding	-12.06	36.20	18	16.69	-21.64	90	-13.33	-14.79	51	15.79	-12.18	81	9.61	6.59	61
Parent Company Ratios															
Short-term debt / Equity capital	8.16	0.48	96	6.66	0.55	95	6.20	0.57	93	17.42	0.77	95	19.44	1.02	96
Long-term debt / Equity capital	151.26	11.91	97	152.29	10.65	97	155.21	10.95	97	139.76	13.56	96	162.30	13.04	96
Equity investment in subsidiaries / Equity capital	99.70	104.01	30	109.58	103.15	81	111.48	103.22	85	98.64	102.81	25	97.81	103.22	18
Cash from ops + noncash items + op expense / Op expense + dividends	-220.94	118.32	2	68.78	155.61	16	104.54	154.48	30	280.36	147.24	90	381.20	190.27	88

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	6,354,000	4,373,000	5,920,000	5,406,000	7,267,000	45.30	79.39
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	6,350,000	4,368,000	5,914,000	5,406,000	7,267,000	45.38	79.28
Tax-exempt income on loans and leases.....	4,000	5,000	6,000	0	0	-20.00	
Estimated tax benefit on income on loans and leases.....	1,787	5,000	6,000	0	0	-64.26	
Income on loans and leases (tax equivalent).....	6,355,787	4,378,000	5,926,000	5,406,000	7,267,000	45.18	79.44
Investment interest income (tax equivalent).....	2,270,213	2,163,000	2,861,000	2,318,000	2,165,000	4.96	136.73
Interest on balances due from depository institutions.....	304,000	0	-2,000	108,000	505,000		46.86
Interest income on other earning assets.....	4,615,000	2,087,000	2,600,000	3,944,000	9,133,000	121.13	26.61
Total interest income (tax equivalent).....	13,545,000	8,628,000	11,385,000	11,776,000	19,070,000	56.99	62.16
Interest on time deposits of \$250K or more.....	0	0	0	0	0		
Interest on time deposits < \$250K.....	231,000	268,000	330,000	709,000	981,000	-13.81	3200.00
Interest on foreign office deposits.....	25,000	7,000	10,000	17,000	22,000	257.14	316.67
Interest on other deposits.....	426,000	51,000	63,000	227,000	881,000	735.29	483.56
Interest on other borrowings and trading liabilities.....	4,313,000	518,000	696,000	2,589,000	10,050,000	732.63	14.43
Interest on subordinated debt and mandatory convertible securities.....	360,000	200,000	267,000	307,000	470,000	80.00	43.43
Total interest expense.....	5,355,000	1,044,000	1,366,000	3,849,000	12,404,000	412.93	30.42
Net interest income (tax equivalent).....	8,190,000	7,584,000	10,019,000	7,927,000	6,666,000	7.99	92.84
Non-interest income.....	32,930,000	37,470,000	49,563,000	40,581,000	34,661,000	-12.12	35.94
Adjusted operating income (tax equivalent).....	41,120,000	45,054,000	59,582,000	48,508,000	41,327,000	-8.73	44.43
Overhead expense.....	29,438,000	30,393,000	40,026,000	33,736,000	30,097,000	-3.14	43.54
Provision for credit losses.....	384,000	78,000	82,000	581,000	120,000		814.29
Securities gains (losses).....	71,000	209,000	210,000	137,000	103,000	-66.03	162.96
Other tax equivalent adjustments.....	0	0	0	0	-11,000		
Pretax net operating income (tax equivalent).....	11,316,000	14,796,000	19,684,000	14,443,000	11,287,000	-23.52	42.39
Applicable income taxes.....	2,382,000	3,380,000	4,548,000	3,239,000	2,064,000	-29.53	1.02
Tax equivalent adjustments.....	21,000	12,000	16,000	25,000	-14,000	75.00	40.00
Applicable income taxes (tax equivalent).....	2,403,000	3,392,000	4,564,000	3,264,000	2,050,000	-29.16	1.26
Minority interest.....	120,000	66,000	86,000	183,000	195,000	81.82	41.18
Net income before discontinued operations, net of minority interest.....	8,793,000	11,338,000	15,034,000	10,996,000	9,042,000	-22.45	60.19
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	8,793,000	11,338,000	15,034,000	10,996,000	9,042,000	-22.45	60.81
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	8,913,000	11,404,000	15,120,000	11,179,000	9,237,000	-21.84	60.51
Investment securities income (tax equivalent).....	2,270,213	2,163,000	2,861,000	2,318,000	2,165,000	4.96	136.73
US Treasury and agency securities (excluding mortgage-backed securities).....	916,000	877,000	1,176,000	1,232,000	1,163,000	4.45	196.44
Mortgage-backed securities.....	1,272,000	1,242,000	1,631,000	955,000	888,000	2.42	136.43
All other securities.....	82,213	44,000	54,000	131,000	114,000	86.85	-26.60
Cash dividends declared.....	4,168,000	2,926,000	4,286,000	2,791,000	2,685,000	42.45	167.52
Common.....	3,802,000	2,562,000	3,818,000	2,295,000	2,161,000	48.40	215.52
Preferred.....	366,000	364,000	468,000	496,000	524,000	0.55	3.68

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	1.51	3.12	4	0.99	2.90	4	0.98	2.85	4	1.20	3.27	3	2.15	4	2
Less: Interest expense	0.60	0.33	87	0.12	0.24	21	0.12	0.23	22	0.39	0.48	42	1.40	0.98	79
Equals: Net interest income (tax equivalent)	0.91	2.79	4	0.87	2.65	4	0.86	2.60	4	0.81	2.77	4	0.75	3.01	4
Plus: Non-interest income	3.67	0.94	96	4.31	1.09	96	4.24	1.04	98	4.14	1.21	96	3.91	1.32	95
Equals: adjusted operating income (tax equivalent)	4.59	3.77	85	5.18	3.80	90	5.10	3.70	92	4.94	4.04	84	4.66	4.41	65
Less: Overhead expense	3.28	2.18	91	3.50	2.21	91	3.43	2.17	93	3.44	2.57	82	3.40	2.69	82
Less: Provision for credit losses	0.04	0.10	31	0.01	-0.12	78	0.01	-0.09	74	0.06	0.51	3	0.01	0.15	13
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.01	0	90	0.02	0.01	87	0.02	0.01	82	0.01	0.02	56	0.01	0.01	73
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	5
Equals: Pretax net operating income (tax equivalent)	1.26	1.46	31	1.70	1.76	50	1.69	1.66	58	1.47	1.04	79	1.27	1.56	22
Less: Applicable income taxes (tax equivalent)	0.27	0.34	21	0.39	0.41	45	0.39	0.38	58	0.33	0.23	80	0.23	0.36	16
Less: Minority interest	0.01	0	93	0.01	0	90	0.01	0	90	0.02	0	93	0.02	0	90
Equals: Net operating income	0.98	1.10	35	1.30	1.34	50	1.29	1.26	56	1.12	0.81	77	1.02	1.19	25
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.98	1.10	35	1.30	1.34	50	1.29	1.26	56	1.12	0.82	76	1.02	1.19	25
Memo: Net income (last four quarters)	1.04	1.10	43	1.30	1.30	51	1.29	1.26	56	1.12	0.82	76	1.02	1.19	25
Net income—BHC and noncontrolling (minority) interest	0.99	1.11	35	1.31	1.35	49	1.29	1.27	57	1.14	0.83	76	1.04	1.20	26
Margin Analysis															
Average earning assets / Average assets	93.31	92.93	56	92.90	93.09	49	92.73	93.08	48	92.26	92.32	48	93.38	91.05	76
Average interest-bearing funds / Average assets	54.65	60.58	22	53.35	61.98	15	53.73	61.99	16	52.70	64.06	9	51.34	65.57	6
Interest income (tax equivalent) / Average earning assets	1.62	3.36	4	1.07	3.12	4	1.05	3.06	4	1.30	3.55	3	2.30	4.41	1
Interest expense / Average earning assets	0.64	0.35	87	0.13	0.26	21	0.13	0.25	21	0.43	0.52	42	1.50	1.08	78
Net interest income (tax equivalent) / Average earning assets	0.98	3.01	4	0.94	2.85	4	0.93	2.80	4	0.88	3.01	4	0.81	3.33	4
Yield or Cost															
Total loans and leases (tax equivalent)	3.22	4.24	6	2.35	4.07	4	2.35	4.01	4	2.81	4.27	4	4.59	5.09	20
Interest-bearing bank balances	0.41	0.79	9	0	0.13	3	0	0.14	3	0.14	0.27	12	0.79	2.04	8
Federal funds sold and reverse repos	0.49	1.05	22	-0.54	0.25	1	-0.53	0.25	1	-0.10	0.68	1	1.59	2.44	21
Trading assets	1.67	0.57	80	1.32	0.45	78	1.29	0.45	77	1.44	0.60	74	2	0.99	73
Total earning assets	1.62	3.33	4	1.07	3.09	4	1.05	3.04	4	1.30	3.51	3	2.30	4.36	2
Investment securities (tax equivalent)	1.74	1.96	33	1.59	1.77	40	1.57	1.77	39	1.72	2.25	14	2.13	2.76	2
US Treasury and agency securities (excluding mortgage-backed securities)	1.40	1.38	50	1.45	1.23	66	1.42	1.14	70	1.68	1.75	53	1.95	2.32	28
Mortgage-backed securities	2.18	1.87	82	1.69	1.55	64	1.69	1.57	64	1.59	2.05	13	2.24	2.61	12
All other securities	2.02	2.89	18	2.28	2.85	33	2.18	2.81	33	2.70	3.24	27	3.02	4.06	15
Interest-bearing deposits	0.27	0.35	44	0.13	0.22	32	0.12	0.21	30	0.39	0.53	38	1.05	1.10	49
Time deposits of \$250K or more		0.61		0	0.70	1	0	0.66	1	0	1.42	0	0	1.96	0
Time deposits < \$250K	2.10	0.58	98	1.62	0.67	97	1.63	0.62	97	1.85	1.36	89	2.67	1.82	96
Other domestic deposits	0.17	0.31	30	0.02	0.16	3	0.02	0.15	3	0.11	0.36	6	0.61	0.93	24
Foreign deposits	3.30	0.52	96	0.59	0.12	88	0.61	0.14	88	1.49	0.42	92	2.66	1.19	93
Federal funds purchased and repos	1.91	0.88	84	0.73	0.18	90	0.74	0.17	91	1.68	0.62	90	4.06	1.86	89
Other borrowed funds and trading liabilities	0.96	1.55	24	0.65	1.29	28	0.64	1.27	26	0.85	1.50	21	1.45	2.38	9
All interest-bearing funds	1.09	0.54	87	0.23	0.38	24	0.22	0.37	24	0.74	0.74	56	2.73	1.49	92

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	32,930,000	37,470,000	49,563,000	40,581,000	34,661,000
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	9,238,000	7,935,000	9,873,000	12,591,000	8,958,000
Investment banking fees and commissions	22,764,000	27,125,000	36,406,000	26,709,000	23,061,000
Insurance activities revenue	60,000	51,000	72,000	75,000	79,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	-2,000
Net securitization income	150,000	247,000	275,000	98,000	56,000
Net gains (losses) on sales of loans, OREO, other assets	-557,000	96,000	66,000	-462,000	235,000
Other non-interest income	1,275,000	2,016,000	2,871,000	1,570,000	2,274,000
Total overhead expenses	29,438,000	30,393,000	40,026,000	33,736,000	30,097,000
Personnel expense	17,436,000	19,120,000	24,608,000	20,854,000	18,837,000
Net occupancy expense	2,257,000	2,093,000	2,884,000	2,364,000	2,145,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	459,000	457,000	612,000	373,000	312,000
Other operating expenses	9,286,000	8,723,000	11,922,000	10,145,000	8,803,000
Fee income on mutual funds and annuities	1,052,000	1,211,000	1,625,000	1,375,000	1,477,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	1,279,081,000	1,521,991,000	1,564,888,000	781,282,000	551,921,000
Number of equivalent employees	81,567	73,620	74,814	68,097	60,431
Average personnel expense per employee	213.76	259.71	328.92	306.24	311.71
Average assets per employee	14,660.09	15,740.34	15,606.81	14,405.48	14,665.73

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.19	2.43	65	3.23	2.14	69	3.28	2.17	69	3.39	2.02	73	4.26	2.72	73
Overhead expenses / Net Interest Income + non-interest income	71.63	58.02	89	67.48	58.85	82	67.20	59.28	81	69.58	62.28	80	72.82	61.29	84
Percent of Average Assets															
Total overhead expense	3.28	2.18	91	3.50	2.21	91	3.43	2.17	93	3.44	2.57	82	3.40	2.69	82
Personnel expense	1.94	1.20	93	2.20	1.23	96	2.11	1.21	96	2.13	1.30	94	2.13	1.41	92
Net occupancy expense	0.25	0.22	64	0.24	0.24	53	0.25	0.23	60	0.24	0.26	39	0.24	0.28	30
Other operating expenses	1.09	0.73	86	1.06	0.72	87	1.07	0.72	90	1.07	0.94	74	1.03	0.97	69
Overhead less non-interest income	-0.39	1.22	1	-0.81	1.08	2	-0.82	1.10	1	-0.70	1.25	2	-0.51	1.32	3
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	71.59	57.55	89	67.46	58.34	84	67.18	58.83	81	69.55	61.82	81	72.83	60.64	86
Personnel expense	42.40	31.86	94	42.44	32.89	93	41.30	32.93	90	42.99	32.36	94	45.58	32.39	94
Net occupancy expense	5.49	5.98	39	4.65	6.26	25	4.84	6.23	28	4.87	6.58	23	5.19	6.52	24
Other operating expenses	23.70	19.14	83	20.38	18.68	66	21.04	19.18	64	21.68	22.28	65	22.06	21.20	67
Total non-interest income	80.08	24.10	96	83.17	28.20	96	83.18	27.67	96	83.66	28.83	96	83.87	29.23	94
Fiduciary activities income	0	2.13	13	0	2.27	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	0	3.30	1	0	3.25	1	0	3.27	1	0	3.27	2	0	3.88	3
Trading revenue	22.47	0.57	98	17.61	0.68	98	16.57	0.62	98	25.96	1.28	98	21.68	1.18	98
Investment banking fees and commissions	55.36	2.15	99	60.21	2.46	99	61.10	2.58	99	55.06	2.46	99	55.80	3.54	97
Insurance activities revenue	0.15	0.36	64	0.11	0.38	56	0.12	0.36	55	0.15	0.41	63	0.19	0.47	64
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0	1.23	12	0	0.56	14	0	0.60	14	0	0.01	42	0	0.28	12
Net securitization income	0.36	0	96	0.55	0.01	94	0.46	0.01	95	0.20	0	95	0.14	0.01	93
Net gain (loss) - sales of loans, OREO, and other assets	-1.35	1.19	4	0.21	3.64	16	0.11	3.30	10	-0.95	3.92	3	0.57	1.86	29
Other non-interest income	3.10	8.80	13	4.47	9.39	19	4.82	9.27	22	3.24	9.65	6	5.50	10.04	22
Overhead less non-interest income	-8.49	32.79	1	-15.71	29.67	2	-16.01	30.52	1	-14.11	31.93	1	-11.04	31.06	2
Applicable income taxes / Pretax net operating income (tax equivalent)	21.05	21.50	42	22.84	21.49	63	23.11	21.18	74	22.43	18.63	74	18.29	20.56	28
Applicable income tax + TE / Pretax net operating income + TE	21.24	23.57	20	22.93	23.11	50	23.19	22.67	58	22.60	21.18	53	18.16	23.23	10

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

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Peer #

Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	70,708,000	59,644,000	63,305,000	51,583,000	47,503,000	18.55	75.65
Commercial and industrial loans	19,529,000	18,660,000	19,060,000	20,708,000	17,398,000	4.66	-5.10
Loans to individuals	38,547,000	34,011,000	34,084,000	26,037,000	20,002,000	13.34	111.47
Loans to depository institutions and acceptances of other banks	20,000	46,000	52,000	89,000	37,000	-56.52	-39.39
Agricultural loans	0	0	0	0	0		
Other loans and leases	131,373,000	142,394,000	153,147,000	136,708,000	87,718,000	-7.74	117.61
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	260,177,000	254,755,000	269,648,000	235,125,000	172,658,000	2.13	86.55
Less: Allowance for loan and lease losses	749,000	684,000	654,000	835,000	349,000	9.50	205.71
Net loans and leases	259,428,000	254,071,000	268,994,000	234,290,000	172,309,000	2.11	86.34
Debt securities that reprice or mature in over 1 year	137,818,000	159,540,000	162,541,000	154,163,000	94,323,000	-13.62	126.91
Mutual funds and equity securities	99,000	190,000	198,000	253,000	284,000	-47.89	2375.00
Subtotal	397,345,000	413,801,000	431,733,000	388,706,000	266,916,000	-3.98	98.71
Interest-bearing bank balances	87,678,000	90,971,000	99,293,000	80,978,000	65,993,929	-3.62	50.47
Federal funds sold and reverse repos	247,602,000	245,643,000	249,712,000	228,625,000	194,773,000	0.80	11.03
Debt securities that reprice or mature within 1 year	23,481,000	23,926,000	20,490,000	28,017,000	11,402,000	-1.86	28.00
Trading assets	270,909,000	288,964,000	266,712,000	293,614,000	268,867,000	-6.25	3.66
Total earning assets	1,027,014,000	1,063,305,000	1,067,940,000	1,019,940,000	807,952,929	-3.41	34.97
Non-interest-bearing cash and due from depository institutions	6,108,000	6,433,000	5,764,000	5,138,000	4,462,071	-5.05	-39.61
Premises, fixed assets, and leases	13,824,000	13,116,000	13,163,000	12,710,000	11,910,000	5.40	105.41
Other real estate owned	11,000	5,000	11,000	12,000	13,000	120.00	-68.57
Investment in unconsolidated subsidiaries	5,471,000	5,819,000	5,930,000	5,203,000	4,483,000	-5.98	17.73
Intangible and other assets	107,630,000	101,833,000	95,365,000	72,885,000	66,608,000	5.69	51.04
Total assets	1,160,029,000	1,190,476,000	1,188,140,000	1,115,862,000	895,429,000	-2.56	35.88
Quarterly average assets	1,178,061,000	1,170,357,000	1,194,022,000	1,069,755,000	899,066,000	0.66	38.50
Average loans and leases (YTD)	263,184,667	248,101,333	251,663,000	192,557,750	158,446,000	6.08	101.37
Memoranda							
Loans held-for-sale	16,980,000	19,879,000	19,875,000	17,370,000	16,540,000	-14.58	7.96
Loans not held-for-sale	243,197,000	234,876,000	249,773,000	217,755,000	156,118,000	3.54	96.54
Real estate loans secured by 1-4 family	54,315,000	44,497,000	47,956,000	37,368,000	31,389,000	22.06	101.91
Commercial real estate loans	16,367,000	15,078,000	15,338,000	14,158,000	16,038,000	8.55	24.15
Construction and land development	296,000	347,000	384,000	288,000	181,000	-14.70	109.93
Multifamily	2,087,000	2,057,000	1,679,000	1,777,000	1,726,000	1.46	63.94
Nonfarm nonresidential	13,984,000	12,674,000	13,275,000	12,093,000	14,131,000	10.34	18.82
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	161,397,000	183,656,000	183,229,000	182,433,000	106,010,000	-12.12	104.08
U.S. Treasury securities	83,207,000	85,500,000	87,674,000	75,701,000	62,724,000	-2.68	132.54
US agency securities (excluding mortgage-backed securities)	389,000	814,000	783,000	1,392,000	480,000	-52.21	-88.80
Municipal securities	2,094,000	305,000	648,000	1,563,000	503,000	586.56	
Mortgage-backed securities	71,351,000	95,246,000	92,382,000	99,767,000	38,717,000	-25.09	98.97
Asset-backed securities	4,257,000	1,601,000	1,544,000	2,021,000	1,395,000	165.90	71.93
Other debt securities	0	0	0	1,736,000	1,907,000		-100.00
Mutual funds and equity securities	99,000	190,000	198,000	253,000	284,000	-47.89	2375.00
Available-for-sale securities	83,633,000	101,594,000	102,830,000	110,383,000	62,224,000	-17.68	52.19
U.S. Treasury securities	53,618,000	55,816,000	59,021,000	46,355,000	32,579,000	-3.94	120.82
US agency securities (excluding mortgage-backed securities)	389,000	814,000	783,000	1,392,000	480,000	-52.21	-88.80
Municipal securities	2,094,000	305,000	648,000	1,563,000	503,000	586.56	
Mortgage-backed securities	23,275,000	43,058,000	40,834,000	57,316,000	25,360,000	-45.95	0.20
Asset-backed securities	4,257,000	1,601,000	1,544,000	2,021,000	1,395,000	165.90	71.93
Other debt securities	0	0	0	1,736,000	1,907,000		-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-11,243,000	251,000	-286,000	2,649,000	631,000		
Available-for-sale securities appreciation (depreciation)	-5,924,000	973,000	315,000	2,328,000	272,000		
Structured notes, fair value	3,170,000	0	0	0	0		
Pledged securities	5,009,000	7,251,000	6,430,000	11,309,000	8,718,000	-30.92	-56.33

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Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	471,000	70,000	86,000	751,000	32,000	572.86	1107.69
NOW, ATS and transaction accounts	290,657,000	40,877,000	45,163,000	44,367,000	24,194,000	611.05	3696.46
Time deposits less brokered deposits < \$250K	-7,778,000	-47,454,000	-4,101,000	-60,944,000	-16,699,000		
MMDA and other savings accounts	20,914,000	269,859,000	287,496,000	234,105,000	125,239,000	-92.25	-84.28
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	304,264,000	263,352,000	328,644,000	218,279,000	132,766,000	15.54	120.73
Time deposits of \$250K or more	0	0	0	16,000	12,000		-100.00
Foreign deposits	6,185,000	2,112,000	1,368,000	1,254,000	1,079,000	192.85	1144.47
Federal funds purchased and repos	73,230,000	73,120,000	74,487,000	58,318,000	62,705,000	0.15	5.20
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	23,849,000	25,785,000	24,826,000	40,343,000	31,943,000	-7.51	-30.50
Other borrowings w/remaining maturity over 1 year	190,165,000	200,538,000	204,755,000	181,515,000	169,619,000	-5.17	17.13
Brokered deposits < \$250K	27,676,000	63,579,000	17,565,000	91,235,000	56,499,000	-56.47	69.95
Noncore funding	321,105,000	365,134,000	323,001,000	372,681,000	321,857,000	-12.06	13.44
Trading liabilities	139,750,000	146,977,000	127,677,000	140,523,000	108,850,000	-4.92	32.14
Subordinated notes and debentures + trust preferred securities	14,110,000	13,711,000	13,587,000	11,084,000	10,541,000	2.91	36.45
Other liabilities	278,711,000	294,183,000	288,633,000	270,146,000	238,718,000	-5.26	17.82
Total liabilities	1,057,940,000	1,083,357,000	1,081,542,000	1,012,713,000	812,732,000	-2.35	36.76
Equity Capital							
Perpetual preferred stock (including surplus)	8,750,000	7,750,000	7,750,000	9,250,000	8,520,000	12.90	2.70
Common stock	20,000	20,000	20,000	20,000	20,000	0.00	0.00
Common surplus	28,893,000	28,504,000	28,841,000	25,546,000	23,935,000	1.36	23.53
Retained earnings	94,055,000	87,099,000	89,432,000	78,694,000	70,589,000	7.99	63.42
Accumulated other comprehensive income	-5,758,000	-2,701,000	-3,102,000	-1,962,000	-2,788,000		
Other equity capital components	-24,949,000	-14,769,000	-17,500,000	-9,767,000	-18,727,000		
Total holding company equity capital	101,011,000	105,903,000	105,441,000	101,781,000	81,549,000	-4.62	27.90
Noncontrolling (minority) interest in subsidiaries	1,078,000	1,216,000	1,157,000	1,368,000	1,148,000	-11.35	-5.11
Total equity capital, including minority interest	102,089,000	107,119,000	106,598,000	103,149,000	82,697,000	-4.70	27.43
Total liabilities and capital	1,160,029,000	1,190,476,000	1,188,140,000	1,115,862,000	895,429,000	-2.56	35.88
Memoranda							
Non-interest-bearing deposits	7,056,000	1,375,000	1,403,000	1,793,000	925,000	413.16	3292.31
Interest-bearing deposits	331,069,000	327,668,000	346,174,000	308,991,000	189,431,000	1.04	114.38
Total deposits	338,125,000	329,043,000	347,577,000	310,784,000	190,356,000	2.76	118.65
Long-term debt that reprices within 1 year	15,496,000	19,279,000	16,951,000	26,291,000	28,683,000	-19.62	-59.26
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	105,441,000	101,781,000	101,781,000	81,549,000	80,246,000		
Accounting restatements	0	0	0	-100,000	63,000		
Net income	8,793,000	11,338,000	15,034,000	10,996,000	9,042,000		
Net sale of new perpetual preferred stock	995,000	-1,500,000	-1,525,000	730,000	-3,000		
Net sale of new common stock	58,000	766,000	1,118,000	518,000	131,000		
Sale of treasury stock	1,677,000	1,122,000	1,238,000	932,000	1,198,000		
Less: Purchase of treasury stock	9,126,000	9,256,000	12,103,000	1,890,000	5,955,000		
Changes incident to business combinations	0	5,316,000	5,316,000	11,011,000	0		
Less: Dividends declared	4,168,000	2,926,000	4,286,000	2,791,000	2,685,000		
Change in other comprehensive income	-2,656,000	-739,000	-1,140,000	826,000	-496,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-3,000	1,000	8,000	0	8,000		
Holding company equity capital, ending balance	101,011,000	105,903,000	105,441,000	101,781,000	81,549,000		

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Peer #

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	6.10	39.88	6	5.01	36.06	5	5.33	36.25	6	4.62	36.22	7	5.31	37.78	8
Commercial and industrial loans	1.68	11.23	6	1.57	11.11	4	1.60	10.76	5	1.86	13.52	6	1.94	12.02	8
Loans to individuals	3.32	3.58	63	2.86	3.60	60	2.87	3.36	62	2.33	3.40	56	2.23	4.20	50
Loans to depository institutions and acceptances of other banks	0	0.02	69	0	0.02	73	0	0.02	77	0.01	0.03	76	0	0.04	65
Agricultural loans	0	0.19	12	0	0.21	11	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases	11.32	4.52	91	11.96	4.26	93	12.89	4.47	92	12.25	4.63	92	9.80	5.01	84
Net loans and leases	22.36	63.09	3	21.34	58.81	3	22.64	58.67	3	21	61.58	5	19.24	63.77	5
Debt securities over 1 year	11.88	18.76	27	13.40	18.32	31	13.68	19.46	31	13.82	15.55	41	10.53	14.60	26
Mutual funds and equity securities	0.01	0.05	37	0.02	0.05	45	0.02	0.06	42	0.02	0.05	49	0.03	0.06	54
Subtotal	34.25	83.05	1	34.76	78.17	1	36.34	79.22	1	34.83	78.16	4	29.81	79.65	5
Interest-bearing bank balances	7.56	3.61	85	7.64	9.37	40	8.36	8.50	49	7.26	7.51	51	7.37	3.06	86
Federal funds sold and reverse repos	21.34	0.52	97	20.63	0.53	98	21.02	0.54	98	20.49	0.82	95	21.75	1.57	92
Debt securities 1 year or less	2.02	1.71	69	2.01	1.51	69	1.72	1.56	65	2.51	1.68	74	1.27	1.91	53
Trading assets	23.35	0.59	98	24.27	0.58	98	22.45	0.49	98	26.31	1.01	97	30.03	1.19	97
Total earning assets	88.53	90.76	21	89.32	91.57	22	89.88	91.77	29	91.40	91.05	58	90.23	89.53	58
Non-interest cash and due from depository institutions	0.53	0.98	16	0.54	0.99	16	0.49	0.82	19	0.46	1.07	10	0.50	1.14	10
Other real estate owned	0	0.01	31	0	0.01	21	0	0.01	29	0	0.02	17	0	0.03	15
All other assets	10.94	8.19	83	10.14	7.39	82	9.63	7.35	78	8.14	7.82	57	9.27	9.27	50
Memoranda															
Short-term investments	30.93	6.75	93	30.29	12.31	90	31.10	11.47	93	30.26	11.17	90	30.40	7.63	92
U.S. Treasury securities	7.17	1.98	85	7.18	1.18	92	7.38	1.47	90	6.78	0.84	93	7	1.03	96
US agency securities (excluding mortgage-backed securities)	0.03	0.81	29	0.07	0.75	34	0.07	0.82	33	0.12	0.63	39	0.05	0.54	36
Municipal securities	0.18	1.69	28	0.03	1.70	21	0.05	1.73	22	0.14	1.69	27	0.06	1.34	26
Mortgage-backed securities	6.15	12.93	18	8	13.46	25	7.78	14.14	21	8.94	11.75	40	4.32	11.44	13
Asset-backed securities	0.37	0.85	54	0.13	0.47	63	0.13	0.50	59	0.18	0.32	66	0.16	0.28	67
Other debt securities	0	0.51	8	0	0.51	8	0	0.53	8	0.16	0.42	49	0.21	0.39	59
Loans held-for-sale	1.46	0.30	92	1.67	0.50	86	1.67	0.55	87	1.56	0.52	87	1.85	0.39	92
Loans held for investment	20.96	63.03	4	19.73	58.34	3	21.02	58.06	3	19.51	61.72	4	17.43	63.50	5
Real estate loans secured by 1-4 family	4.68	12.79	17	3.74	11.57	15	4.04	11.46	18	3.35	11.91	14	3.51	13.29	15
Revolving	0.01	1.52	9	0.01	1.44	8	0.01	1.42	8	0.05	1.66	13	0.02	2.07	11
Closed-end, secured by first liens	4.67	10.86	23	3.73	9.73	20	4.03	9.67	25	3.30	9.81	20	3.49	10.69	19
Closed-end, secured by junior liens	0	0.19	7	0	0.19	5	0	0.17	6	0	0.22	3	0	0.28	3
Commercial real estate loans	1.41	24.89	8	1.27	22.35	6	1.29	22.69	6	1.27	22.22	9	1.79	22.23	11
Construction and land development	0.03	3.92	5	0.03	3.40	4	0.03	3.34	4	0.03	3.40	6	0.02	3.44	8
Multifamily	0.18	3.87	6	0.17	3.32	6	0.14	3.57	5	0.16	3.12	7	0.19	3.01	10
Nonfarm nonresidential	1.21	15.73	9	1.06	14.65	7	1.12	14.57	7	1.08	14.72	9	1.58	14.69	13
Real estate loans secured by farmland	0	0.34	9	0	0.35	8	0	0.30	8	0	0.33	8	0	0.36	9

BHC Name

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Peer #

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	27.18	62.29	10	23.41	60.51	8	23.48	61.05	9	21.94	57.15	8	27.51	57.46	12
Real estate loans secured by 1-4 family	20.88	20.65	48	17.47	20	39	17.78	19.86	42	15.89	19.43	36	18.18	20.75	38
Revolving	0.04	2.39	11	0.04	2.47	11	0.04	2.43	11	0.22	2.64	17	0.09	3.15	13
Closed-end	20.83	18.01	65	17.42	17.35	51	17.75	17.24	54	15.68	16.59	44	18.09	17.39	56
Commercial real estate loans	6.29	38.12	7	5.92	37.13	6	5.69	37.86	6	6.02	34.63	7	9.29	33.52	12
Construction and land development	0.11	6.10	5	0.14	5.69	4	0.14	5.65	4	0.12	5.26	6	0.10	5.09	8
1-4 family	0	1.40	4	0	1.19	4	0	1.18	11	0	0.93	13	0	0.94	7
Other	0.11	4.62	6	0.14	4.46	5	0.14	4.40	5	0.12	4.19	6	0.10	4.02	9
Multifamily	0.80	5.86	8	0.81	5.41	8	0.62	5.78	6	0.76	4.96	10	1	4.69	13
Nonfarm nonresidential	5.37	24.30	10	4.97	24.45	8	4.92	24.56	8	5.14	22.93	9	8.18	22.15	17
Owner-occupied	0.15	8.11	6	0.16	8.31	6	0.15	8.29	6	0.18	7.68	7	0.22	7.72	12
Other	5.23	15.95	14	4.81	15.83	11	4.78	15.94	11	4.97	14.95	15	7.96	14.34	27
Real estate loans secured by farmland	0	0.55	9	0	0.61	8	0	0.54	8	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks	0.01	0.04	72	0.02	0.03	77	0.02	0.04	80	0.04	0.06	81	0.02	0.11	71
Commercial and industrial loans	7.51	18.37	12	7.32	19.45	9	7.07	18.86	11	8.81	22.17	9	10.08	19.53	20
Loans to individuals	14.82	6.24	80	13.35	6.58	78	12.64	6.24	80	11.07	6.13	76	11.58	7.13	74
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0	0.31	12	0	0.38	11	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases	50.49	8.16	95	55.89	8.42	95	56.80	8.75	95	58.14	9.09	96	50.80	9.85	93
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	91.84	411.16	6	71.12	383.43	5	75.58	391.81	6	58.20	381.27	7	64.37	391.26	9
Real estate loans secured by 1-4 family	70.55	133.66	25	53.06	124.74	22	57.26	126.06	24	42.16	125.03	16	42.54	138.18	15
Revolving	0.14	15.46	9	0.13	15.53	9	0.13	15.44	7	0.58	17.42	14	0.21	21.26	9
Closed-end	70.40	116.59	28	52.93	107.54	26	57.13	108.85	29	41.58	106.14	21	42.33	115.20	20
Commercial real estate loans	21.26	254.65	6	17.98	238.58	5	18.31	245.88	6	15.97	234.65	7	21.73	229.44	10
Construction and land development	0.38	39.81	4	0.41	36.07	3	0.46	35.95	3	0.32	35.62	5	0.25	34.95	7
1-4 family	0	9.02	4	0	7.44	3	0.01	7.42	10	0.01	6.34	11	0	6.61	6
Other	0.38	30.27	5	0.41	28.34	4	0.45	28.11	4	0.32	28.16	6	0.25	27.32	8
Multifamily	2.71	40.47	6	2.45	35.29	6	2	38.66	4	2	32.74	7	2.34	31.04	8
Nonfarm nonresidential	18.16	161.09	8	15.11	156.30	6	15.85	158.05	6	13.64	155.06	8	19.15	152.10	12
Owner-occupied	0.49	53.43	6	0.49	52.63	6	0.47	52.99	6	0.47	52.37	7	0.53	53.07	10
Other	17.67	105.96	11	14.62	100.99	9	15.38	102.54	9	13.18	100.54	10	18.62	97.41	14
Real estate loans secured by farmland	0	3.36	8	0	3.67	7	0	3.22	8	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks	0.03	0.26	71	0.05	0.20	75	0.06	0.21	77	0.10	0.28	78	0.05	0.44	67
Commercial and industrial loans	25.36	115.08	6	22.25	116.17	3	22.76	114.45	4	23.36	139.91	6	23.58	122.02	8
Loans to individuals	50.07	35.47	73	40.56	36.56	65	40.69	34.55	66	29.38	37.47	60	27.11	43.51	52
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0	1.73	12	0	2.03	11	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases	170.63	50.11	93	169.80	47.63	93	182.85	51.06	94	154.25	49.54	94	118.87	52.44	87
Supplemental															
Non-owner occupied CRE loans / Gross loans	6.60	30.74	6	6.11	29.25	6	5.86	30.07	6	6.17	27.32	6	9.43	26.45	12
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	22.32	205.31	7	18.55	187.63	6	18.88	195.33	6	16.38	183.76	7	22.06	178.57	10
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	22.81	262.15	6	19.04	244.92	5	19.35	252.85	5	16.84	240.85	7	22.59	236.10	8

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Peer #

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	30.93	6.75	93	30.29	12.31	90	31.10	11.47	93	30.26	11.17	90	30.40	7.63	92
Liquid assets	66.04	23.63	97	68.26	29.12	97	67.44	29.03	97	70.29	26.22	97	70.94	22.44	97
Investment securities	13.91	20.98	26	15.43	20.37	35	15.42	21.63	30	16.35	17.85	44	11.84	16.99	24
Net loans and leases	22.36	63.09	3	21.34	58.81	3	22.64	58.67	3	21	61.58	5	19.24	63.77	5
Net loans, leases and standby letters of credit	23.55	63.92	3	22.55	59.61	3	23.74	59.49	3	22.35	62.48	5	20.82	64.84	6
Core deposits	26.23	74.28	3	22.12	75.52	2	27.66	75.71	2	19.56	70.67	3	14.83	63.09	5
Noncore funding	27.68	12.30	87	30.67	10.15	91	27.19	10.30	87	33.40	14.13	85	35.94	19.36	83
Time deposits of \$250K or more	0	1.67	1	0	1.67	1	0	1.58	1	0	2.11	3	0	2.94	4
Foreign deposits	0.53	0.33	84	0.18	0.33	81	0.12	0.34	82	0.11	0.36	80	0.12	0.43	79
Federal funds purchased and repos	6.31	1.24	90	6.14	1.19	90	6.27	1.23	91	5.23	1.47	86	7	1.94	88
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-15.03	0.58	0	-14.49	0.54	0	-14.75	0.54	0	-15.26	0.54	2	-14.75	0.48	3
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	2.06	2.18	57	2.17	0.88	80	2.09	1	76	3.62	1.24	86	3.57	3.01	60
Earning assets that reprice within 1 year	48.85	35.71	84	48.80	38.80	76	50.44	37.37	82	47.96	39.38	72	46.50	39.29	75
Interest-bearing liabilities that reprice within 1 year	0.78	6.79	1	0.71	6.64	2	0.53	6.39	1	1.65	8.20	5	2.29	10.19	6
Long-term debt that reprices within 1 year	1.34	0.38	84	1.62	0.27	89	1.43	0.26	88	2.36	0.47	89	3.20	0.96	84
Net assets that reprice within 1 year	46.74	27.35	91	46.47	30.83	84	48.49	29.65	88	43.95	29.11	83	41.01	26.63	88
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-9.48	5.89	7	1.11	-3.31	66	-10.77	-2.33	22	9.02	3.20	72	18.61	14.45	66
Net short-term noncore funding dependence	-61.59	0.87	3	-49.64	-9.17	6	-60.08	-7.71	3	-41.02	-4.76	5	-52.58	3.38	6
Short-term investment / Short-term noncore funding	314.63	112.63	90	232.42	304.29	52	335.61	273.46	70	189.48	184.19	61	206.49	77.77	84
Liquid assets - short-term noncore funding / Nonliquid assets	165.51	24.05	98	173.98	36.72	98	178.63	36.68	98	182.85	28.18	96	193.50	16.97	97
Net loans and leases / Total deposits	76.73	79.04	43	77.22	73.05	58	77.39	72.79	60	75.39	79.43	38	90.52	90.31	46
Net loans and leases / Core deposits	85.26	86.19	52	96.48	78.83	82	81.85	78.25	61	107.34	88.34	83	129.78	103.93	84
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-14.71	-10.05	29	0.30	0.50	52	-0.34	0.12	27	3.01	1.57	77	0.86	0.72	66
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-7.75	-19.27	81	1.17	1.06	56	0.38	-0.25	69	2.64	4.31	25	0.37	1.36	27
Structured notes appreciation (depreciation) / Tier 1 capital	-0.32	-0.47	40	0	0	0	-0.02	0	0	0.02	0	0	0	0	0
Percent of Investment Securities															
Held-to-maturity securities	48.12	26.09	78	44.58	13.65	87	43.77	14.28	87	39.36	11.38	89	41.04	12.67	88
Available-for-sale securities	51.82	71.92	21	55.32	84.59	12	56.12	83.77	12	60.51	87.23	10	58.70	85.40	12
U.S. Treasury securities	51.55	9.62	93	46.55	6.01	93	47.85	6.70	94	41.50	4.72	92	59.17	6.15	95
US agency securities (excluding mortgage-backed securities)	0.24	4.10	31	0.44	4.24	36	0.43	4.12	35	0.76	4.01	38	0.45	3.49	39
Municipal securities	1.30	8.02	34	0.17	8.38	18	0.35	8.22	21	0.86	9.83	25	0.47	7.75	25
Mortgage-backed securities	44.21	62.34	20	51.86	66.09	27	50.42	66.54	25	54.69	66.64	30	36.52	67.43	12
Asset-backed securities	2.64	4.33	57	0.87	2.45	63	0.84	2.50	62	1.11	1.91	67	1.32	1.66	72
Other debt securities	0	3.02	8	0	3.01	8	0	3.08	8	0.95	3.01	47	1.80	2.94	60
Mutual funds and equity securities	0.06	0.27	42	0.10	0.29	48	0.11	0.29	46	0.14	0.35	49	0.27	0.40	60
Debt securities 1 year or less	14.55	9.28	75	13.03	8.18	77	11.18	7.78	73	15.36	10.55	78	10.76	11.86	58
Debt securities 1 to 5 years	38.54	20.14	83	31.10	17.39	80	34.47	18.25	81	26.40	17.03	71	44.56	17.94	86
Debt securities over 5 years	46.85	68.28	16	55.77	72.07	21	54.23	71.11	20	58.10	69.86	26	44.41	66.02	24
Pledged securities	3.10	31.26	6	3.95	33.37	12	3.51	32.26	11	6.20	35.67	14	8.22	30.57	17
Structured notes, fair value	1.96	0.20	91	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-0.49	-40.81	84	24.44	64.27	41	9.44	27.98	44	24.05	183.32	20	-9.02	26.69	25
Investment securities	-12.12	11.76	13	40.24	32.48	65	0.44	31.36	11	72.09	23.62	89	15.43	11.75	69
Core deposits	15.54	4.57	82	44.88	16.96	93	50.56	16.94	93	64.41	26.88	92	-8.36	11.23	1
Noncore funding	-12.06	36.20	18	16.69	-21.64	90	-13.33	-14.79	51	15.79	-12.18	81	9.61	6.59	61

BHC Name

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Peer #

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			185,928,000	189,786,000	189,773,000
Commit: Secured commercial real estate loans	720,000	953,000	1,985,000	1,023,000	837,000
Commit: Unsecured real estate loans	231,000	158,000	160,000	181,000	182,000
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	2,350,000	443,000	0	3,037,000	637,000
Standby letters of credit	13,802,000	14,355,000	13,117,000	15,143,000	14,079,000
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	35,471,000	33,661,000	42,403,000	24,120,000	32,383,000
Credit derivatives - notional amount (holding company as guarantor)	338,643,000	336,805,000	328,104,000	235,195,000	220,881,000
Credit derivatives - notional amount (holding company as beneficiary)	365,528,000	379,918,000	360,677,000	253,367,000	245,513,000
Credit derivative contracts w/ purchased credit protection-investment grade	514,341,000	538,703,000	511,576,000	343,441,000	390,432,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	345,671,000	322,295,000	295,541,000	290,613,000	208,557,000
Derivative Contracts					
Interest rate futures and forward contracts	3,004,892,000	3,549,869,000	2,732,507,000	3,782,875,000	3,671,275,000
Written options contracts (interest rate)	2,572,043,000	3,067,768,000	2,913,557,000	3,042,271,000	3,911,857,000
Purchased options contracts (interest rate)	2,324,370,000	2,751,827,000	2,427,953,000	2,564,719,000	2,778,154,000
Interest rate swaps	15,701,306,000	15,589,843,000	14,510,764,000	13,446,891,000	13,894,289,000
Futures and forward foreign exchange	1,577,106,000	1,303,874,000	1,115,137,000	1,118,728,000	
Written options contracts (foreign exchange)	740,488,000	643,594,000	567,534,000	703,444,000	689,421,000
Purchased options contracts (foreign exchange)	708,660,000	586,400,000	527,535,000	658,616,000	654,612,000
Foreign exchange rate swaps	4,297,828,000	4,180,534,000	4,417,436,000	3,948,467,000	3,220,345,000
Commodity and other futures and forward contracts	208,401,000	204,833,000	204,196,000	153,204,000	190,969,000
Written options contracts (commodity and other)	1,007,372,000	1,141,352,000	1,075,360,000	909,293,000	799,927,000
Purchased options contracts (commodity and other)	647,936,000	664,995,000	590,463,000	554,644,000	550,987,000
Commodity and other swaps	576,282,000	682,989,000	695,699,000	576,123,000	566,098,000

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							15.65	22.78	26	17.01	22.01	37	21.19	23.52	51
Standby letters of credit	1.19	0.66	82	1.21	0.66	84	1.10	0.65	83	1.36	0.71	86	1.57	0.84	84
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	3.06	0.08	94	2.83	0.10	94	3.57	0.10	94	2.16	0.18	92	3.62	0.40	92
Credit derivatives - notional amount (holding company as guarantor)	29.19	0.27	98	28.29	0.24	98	27.61	0.24	98	21.08	0.35	96	24.67	0.42	97
Credit derivatives - notional amount (holding company as beneficiary)	31.51	0.17	98	31.91	0.18	98	30.36	0.18	98	22.71	0.30	96	27.42	0.52	96
Credit derivative contracts w/ purchased credit protection-investment grade	44.34	0.20	97	45.25	0.18	98	43.06	0.18	98	30.78	0.25	96	43.60	0.30	96
Credit derivative contracts w/ purchased credit protection-noninvest grade	29.80	0.19	98	27.07	0.13	97	24.87	0.13	98	26.04	0.30	96	23.29	0.45	96
Derivative contracts	2,876.37	44.74	99	2,886.90	47.31	99	2,698.66	46.30	98	2,818.96	48.62	98	3,578.92	68.47	97
Interest rate contracts	2,034.66	32.78	99	2,096.58	35.15	98	1,900.85	32.46	98	2,046.56	34.36	98	2,708.82	47.31	97
Interest rate futures and forward contracts	259.04	3.53	97	298.19	4.39	98	229.98	3.25	98	339.01	6.21	98	410	10.67	98
Written options contracts (interest rate)	221.72	1.49	98	257.69	1.69	98	245.22	1.41	98	272.64	2.18	98	436.87	2.47	97
Purchased options contracts (interest rate)	200.37	1.57	97	231.15	1.29	98	204.35	1.31	97	229.84	1.46	98	310.26	2.65	97
Interest rate swaps	1,353.53	23.04	99	1,309.55	20.27	99	1,221.30	20.49	98	1,205.07	20.83	98	1,551.69	28.86	97
Foreign exchange contracts	631.37	6.65	98	564.01	6.12	98	581.87	6.30	98	575.85	6.01	98	634.68	10.12	97
Futures and forward foreign exchange contracts	135.95	4.26	94	109.53	3.76	93	117.90	3.78	93	99.94	3.47	93	124.94	5.23	92
Written options contracts (foreign exchange)	63.83	0.04	99	54.06	0.04	99	47.77	0.04	99	63.04	0.03	99	76.99	0.05	99
Purchased options contracts (foreign exchange)	61.09	0.04	99	49.26	0.04	99	44.40	0.04	99	59.02	0.04	99	73.11	0.08	99
Foreign exchange rate swaps	370.49	0.85	99	351.16	0.76	99	371.79	0.76	99	353.85	0.77	99	359.64	2.03	98
Equity, commodity, and other derivative contracts	210.34	1.18	99	226.31	0.91	99	215.94	0.92	99	196.55	1.86	98	235.42	3.32	98
Commodity and other futures and forward contracts	17.97	0.09	97	17.21	0.07	97	17.19	0.07	97	13.73	0.14	97	21.33	0.19	96
Written options contracts (commodity and other)	86.84	0.41	99	95.87	0.31	99	90.51	0.32	99	81.49	0.52	99	89.33	0.98	98
Purchased options contracts (commodity and other)	55.86	0.31	97	55.86	0.21	97	49.70	0.21	97	49.71	0.37	97	61.53	0.94	97
Commodity and other swaps	49.68	0.31	99	57.37	0.30	98	58.55	0.31	98	51.63	0.32	97	63.22	0.38	98
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							73.88	44.98	83	98.56	42.82	89	119.77	45.53	90

BHC Name

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Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	33,366,684,000	34,367,878,000	32,063,873,000	31,455,684,000	32,046,662,000
Interest rate contracts	23,602,611,000	24,959,307,000	22,584,781,000	22,836,756,000	24,255,575,000
Foreign exchange contracts	7,324,082,000	6,714,402,000	6,913,374,000	6,425,664,000	5,683,106,000
Equity, commodity, and other contracts	2,439,991,000	2,694,169,000	2,565,718,000	2,193,264,000	2,107,981,000
Derivatives Position					
Futures and forwards	4,790,399,000	5,058,576,000	4,337,572,000	5,051,216,000	4,980,972,000
Written options	4,319,903,000	4,852,714,000	4,556,451,000	4,655,008,000	5,401,205,000
Exchange-traded	768,521,000	965,286,000	872,027,000	760,232,000	727,495,000
Over-the-counter	3,551,382,000	3,887,428,000	3,684,424,000	3,894,776,000	4,673,710,000
Purchased options	3,680,966,000	4,003,222,000	3,545,951,000	3,777,979,000	3,983,753,000
Exchange-traded	574,125,000	674,562,000	597,509,000	534,745,000	738,541,000
Over-the-counter	3,106,841,000	3,328,660,000	2,948,442,000	3,243,234,000	3,245,212,000
Swaps	20,575,416,000	20,453,366,000	19,623,899,000	17,971,481,000	17,680,732,000
Held for trading	32,966,733,000	34,030,946,000	31,719,195,000	31,108,722,000	31,712,770,000
Interest rate contracts	23,236,291,000	24,644,546,000	22,261,347,000	22,511,279,000	23,946,911,000
Foreign exchange contracts	7,290,964,000	6,692,364,000	6,892,278,000	6,404,297,000	5,657,982,000
Equity, commodity, and other contracts	2,439,478,000	2,694,036,000	2,565,570,000	2,193,146,000	2,107,877,000
Non-traded	399,951,000	336,932,000	344,678,000	346,962,000	333,892,000
Interest rate contracts	366,320,000	314,761,000	323,434,000	325,477,000	308,664,000
Foreign exchange contracts	33,118,000	22,038,000	21,096,000	21,367,000	25,124,000
Equity, commodity, and other contracts	513,000	133,000	148,000	118,000	104,000
Derivative contracts (excluding futures and FX 14 days or less)	39,924,859,000	40,043,352,000	37,392,098,000	35,469,636,000	34,408,148,000
One year or less	20,082,155,000	18,456,577,000	17,961,360,000	17,599,498,000	17,981,123,000
Over 1 year to 5 years	14,151,220,000	18,739,169,000	16,750,979,000	15,294,467,000	13,942,727,000
Over 5 years	5,691,484,000	2,847,606,000	2,679,759,000	2,575,671,000	2,484,298,000
Gross negative fair value (absolute value)	451,057,000	340,801,000	323,301,000	411,938,000	301,979,000
Gross positive fair value	467,677,000	349,084,000	326,922,000	409,707,000	311,644,000
Held for trading	466,364,000	347,494,000	325,286,000	407,589,000	310,088,000
Non-traded	1,313,000	1,590,000	1,636,000	2,118,000	1,556,000
Current credit exposure on risk-based capital derivative contracts	95,671,000	101,541,000	68,716,000	111,674,000	86,700,000
Credit losses on derivative contracts	-26,000	650,000	645,000	195,000	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	121,000	2,000	4,000	3,000	35,000
90+ days past due	50,000	2,000	2,000	2,000	2,000

BHC Name

City/State

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	70.74	93.95	10	72.62	94.10	12	70.44	94.17	11	72.60	94.10	12	75.69	93.44	16
Foreign exchange contracts	21.95	3.10	91	19.54	3.22	90	21.56	3.47	90	20.43	3.49	89	17.73	3.20	87
Equity, commodity, and other contracts	7.31	1.15	88	7.84	1.21	87	8	1.14	90	6.97	1.17	89	6.58	1.64	85
Futures and forwards															
Written options	14.36	9.12	74	14.72	12.59	67	13.53	11.16	67	16.06	14.05	64	15.54	13.49	64
Exchange-traded	12.95	5.29	84	14.12	7.18	77	14.21	6.28	79	14.80	8.18	77	16.85	5.91	85
Over-the-counter	2.30	0.14	93	2.81	0.11	95	2.72	0.12	94	2.42	0.14	93	2.27	0.15	91
Purchased options	10.64	4.93	79	11.31	6.91	75	11.49	5.96	77	12.38	7.73	76	14.58	5.10	86
Exchange-traded	11.03	4.14	82	11.65	3.41	85	11.06	3.27	85	12.01	3.42	85	12.43	4.42	81
Over-the-counter	1.72	0.14	90	1.96	0.12	93	1.86	0.12	92	1.70	0.15	91	2.30	0.28	90
Swaps	9.31	3.58	81	9.69	3.01	83	9.20	2.87	84	10.31	2.86	84	10.13	3.35	83
Held for trading															
Interest rate contracts	98.80	38.03	90	99.02	40.70	88	98.93	40.42	89	98.90	43.53	89	98.96	44.16	89
Foreign exchange contracts	69.64	31.70	71	71.71	34.66	72	69.43	34.15	68	71.57	36.62	72	74.73	37.24	73
Equity, commodity, and other contracts	21.85	1.66	93	19.47	1.55	93	21.50	1.68	93	20.36	1.60	93	17.66	1.60	92
Non-traded															
Interest rate contracts	7.31	0.57	92	7.84	0.61	91	8	0.60	93	6.97	0.68	92	6.58	0.83	89
Foreign exchange contracts	1.20	61.97	9	0.98	59.30	11	1.07	59.58	10	1.10	56.47	10	1.04	55.84	10
Equity, commodity, and other contracts	1.10	57.96	9	0.92	56.22	12	1.01	56.71	12	1.03	53.82	11	0.96	52.22	12
Derivative contracts (excluding futures and forex 14 days or less)	0.10	0.39	74	0.06	0.36	71	0.07	0.40	71	0.07	0.46	71	0.08	0.34	70
One year or less	0	0.10	78	0	0.11	77	0	0.09	77	0	0.10	75	0	0.13	77
Over 1 year to 5 years	119.65	93.16	95	116.51	91.91	95	116.62	92.53	94	112.76	91.48	92	107.37	93.86	90
Over 5 years	60.19	37.29	71	53.70	27.90	79	56.02	27.56	78	55.95	32.05	76	56.11	32.17	72
Gross negative fair value (absolute value)	42.41	22.61	80	54.53	29.78	88	52.24	27.01	84	48.62	27.06	82	43.51	30.45	69
Gross positive fair value	17.06	26.09	44	8.29	29.19	24	8.36	29.89	25	8.19	29.56	22	7.75	28.09	25
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.35	2.48	25	0.99	1.18	47	1.01	0.98	53	1.31	1.55	53	0.94	0.83	55
Gross positive fair value (X)	1.40	2.55	34	1.02	1.59	26	1.02	1.34	32	1.30	2.23	26	0.97	1.19	41
Held for trading (X)	5.90	0.10	99	4.08	0.05	98	3.88	0.04	98	4.68	0.07	98	4.11	0.06	98
Non-traded (X)	6.12	0.10	99	4.18	0.06	98	3.92	0.05	98	4.65	0.09	98	4.24	0.07	98
Current credit exposure (X)	6.10	0.06	99	4.16	0.05	98	3.90	0.04	98	4.63	0.07	98	4.22	0.06	98
Credit losses on derivative contracts	0.02	0.02	63	0.02	0.01	75	0.02	0.01	78	0.02	0.02	75	0.02	0.01	79
Past Due Derivative Instruments Fair Value															
30-89 days past due	1.25	0.06	99	1.22	0.05	98	0.82	0.04	98	1.27	0.06	98	1.18	0.05	97
90+ days past due	-0.03	0	2	0.78	0	99	0.77	0	99	0.22	0	99	0	0	45
Other Ratios															
Current credit exposure / Risk-weighted assets	20.89	0.70	99	21.47	0.59	98	14.56	0.46	99	24.65	0.85	98	22	0.73	97

BHC Name

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Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	654,000	835,000	835,000	349,000	238,000
Gross losses	39,000	107,000	126,000	105,000	8,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	7,000
Recoveries	7,000	0	0	8,000	0
Net losses	32,000	107,000	126,000	97,000	8,000
Provision for loan and lease losses	146,000	-37,000	-48,000	559,000	120,000
Adjustments	-19,000	-7,000	-7,000	24,000	-1,000
Ending balance	749,000	684,000	654,000	835,000	349,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Provision for loan and lease losses / Average assets	0.02	0.09	27	0	-0.12	73	0	-0.09	71	0.06	0.51	3	0.01	0.15	13
Provision for loan and lease losses / Average loans and leases	0.07	0.16	39	-0.02	-0.21	72	-0.02	-0.16	68	0.29	0.82	11	0.08	0.24	25
Provision for loan and lease losses / Net loan and lease losses	456.25	151.30	80	-34.58	-65.12	57	-38.10	-105.48	54	576.29	487.86	74	1,500	130.58	99
Allowance for loan and lease losses / Total loans and leases not held for sale	0.31	1.17	3	0.29	1.32	1	0.26	1.23	0	0.38	1.58	1	0.22	0.83	3
Allowance for loan and lease losses / Total loans and leases	0.29	1.15	3	0.27	1.30	0	0.24	1.20	0	0.36	1.55	1	0.20	0.81	2
Allowance for loan and lease losses / Net loans and leases losses (X)	17.55	38.64	54	4.79	17.40	12	5.19	21.39	14	8.61	11.58	57	43.63	8.03	94
Allowance for loan and lease losses / Nonaccrual assets	40.88	428.13	1	17.19	330.05	0	16.63	364.13	0	26.85	299.17	0	13.17	218.72	0
ALLL / 90+ days past due + nonaccrual loans and leases	75.20	320.87	6	23.27	271.93	2	22.21	287.08	2	38.34	244.34	3	23.89	151.73	4
Gross loan and lease losses / Average loans and leases	0.02	0.16	17	0.06	0.20	18	0.05	0.19	17	0.05	0.34	10	0.01	0.28	1
Recoveries / Average loans and leases	0	0.07	4	0	0.08	1	0	0.08	1	0	0.07	5	0	0.08	1
Net losses / Average loans and leases	0.02	0.09	33	0.06	0.12	36	0.05	0.11	38	0.05	0.27	15	0.01	0.21	6
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	85
Recoveries / Prior year-end losses	5.56	34.26	3	0	25.09	1	0	34.67	1	100	33.98	95	0	36.22	2
Earnings coverage of net loan and lease losses (X)	357.53	36.38	90	137.82	26.30	90	155.71	39.72	90	154.40	22.91	93	1,427.63	24.40	99

Net Loan and Lease Losses By Type

Real estate loans	0.01	-0.01	80	0.05	0.02	76	0.05	0.02	79	0.13	0.04	81	0	0.01	49
Real estate loans secured by 1-4 family	0	-0.02	61	0	-0.01	63	0.01	-0.02	82	0	0.01	52	0.01	0.01	53
Revolving	0	-0.06	75	0	-0.07	64	0	-0.07	69	0	0.01	54	0	0.02	43
Closed-end	0	-0.01	59	0	-0.01	66	0.01	-0.01	85	0	0	56	0.01	0	59
Commercial real estate loans	0.06	0	90	0.19	0.04	89	0.18	0.04	89	0.45	0.07	95	0	0.01	38
Construction and land development	0	-0.02	73	0	0.01	64	0	0	64	0	0	59	0	-0.01	60
1-4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	0.01	63	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0.07	0	90	0.22	0.05	88	0.20	0.05	87	0.53	0.11	90	0	0.02	38
Owner-occupied	0	0	59	0	0.01	46	0	0.01	44	0	0.02	26	0	0.01	45
Other	0.07	0.01	93	0.22	0.04	89	0.20	0.04	88	0.53	0.08	92	0	0.01	40
Real estate loans secured by farmland		0			-0.01			0			0.02			0.01	
Commercial and industrial loans	-0.01	0.11	22	0.04	0.19	31	0.05	0.17	31	0.15	0.47	27	0.03	0.37	12
Loans to individuals	0	0.76	1		0.72			0.71		0	1.13	1		1.17	
Credit card loans		1.94			2.27			1.84			2.92			3.11	
Agricultural loans		0.02			0.02			0.02			0.19			0.08	
Loans to foreign governments and institutions	0	0.05	46	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.03	0.13	53	0.08	0.09	65	0.05	0.10	63	0	0.15	25	0	0.15	22

BHC Name

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Peer #

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	212,000	118,000	292,000	267,000	121,000
90+ days past due loans and leases	0	0	0	22,000	0
Nonaccrual loans and leases	996,000	2,939,000	2,944,000	2,156,000	1,461,000
Total past due and nonaccrual loans and leases	1,208,000	3,057,000	3,236,000	2,445,000	1,582,000
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	12,000	65,000	49,000	168,000	92,000
Total restructured loans and leases	12,000	65,000	49,000	168,000	92,000
30-89 days past due loans held for sale	139,000	13,000	167,000	20,000	1,000
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	568,000	2,088,000	2,036,000	1,453,000	893,000
Total past due and nonaccrual loans held for sale	707,000	2,101,000	2,203,000	1,473,000	894,000
Restructured loans and leases in compliance	15,000	0	0	0	0
Other real estate owned	11,000	5,000	11,000	12,000	13,000
Other Assets					
30-89 days past due	0	16,000	12,000	0	2,000
90+ days past due	131,000	114,000	159,000	2,000	82,000
Nonaccrual	836,000	1,039,000	988,000	954,000	1,188,000
Total other assets past due and nonaccrual	967,000	1,169,000	1,159,000	956,000	1,272,000

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.08	0.33	12	0.05	0.29	7	0.11	0.32	19	0.11	0.39	13	0.07	0.43	7
90+ days past due loans and leases	0	0.10	9	0	0.09	10	0	0.10	10	0.01	0.12	32	0	0.15	8
Nonaccrual loans and leases	0.38	0.37	57	1.15	0.54	90	1.09	0.46	90	0.92	0.66	77	0.85	0.51	84
90+ days past due and nonaccrual loans and leases	0.38	0.52	45	1.15	0.68	85	1.09	0.62	83	0.93	0.85	66	0.85	0.71	66
30-89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0	0.09	11	0.03	0.12	21	0.02	0.10	21	0.07	0.13	42	0.05	0.14	34
30-89 days past due loans held for sale	0.05	0	96	0.01	0	87	0.06	0	95	0.01	0	91	0	0	83
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0.22	0	97	0.82	0	99	0.76	0	99	0.62	0.01	98	0.52	0	99
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.08	0.33	12	0.05	0.29	7	0.11	0.32	20	0.11	0.40	13	0.07	0.43	7
90+ days past due assets	0.05	0.10	59	0.04	0.09	57	0.06	0.10	63	0.01	0.12	32	0.05	0.15	43
Nonaccrual assets	0.70	0.37	87	1.55	0.55	93	1.45	0.47	93	1.32	0.67	89	1.52	0.53	94
30+ days past due and nonaccrual assets	0.83	0.89	61	1.65	1	84	1.62	0.97	83	1.44	1.29	65	1.64	1.19	80
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.17	0.33	27	0.34	0.40	52	0.34	0.36	58	0.28	0.52	28	0.30	0.44	36
90+ days past due and nonaccrual assets + other real estate owned	0.17	0.35	24	0.34	0.42	48	0.35	0.37	57	0.28	0.55	24	0.31	0.48	31
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.09	0.38	8	0.25	0.48	24	0.25	0.41	32	0.19	0.60	13	0.16	0.53	12
Allowance for loan and lease losses	136.45	55.46	90	430.41	67.85	99	451.83	62.64	99	259.64	66.66	98	422.35	115.41	95
Equity capital + allowance for loan and lease losses	1	3.63	11	2.76	4.12	32	2.79	3.60	42	2.11	4.97	17	1.80	4.28	18
Tier 1 capital + allowance for loan and lease losses	1.32	3.90	17	3.50	4.89	35	3.52	4.30	45	2.44	6.05	14	2	5.65	15
Loans and leases + other real estate owned	0.39	0.61	36	1.16	0.82	78	1.10	0.71	81	0.92	0.97	51	0.85	0.85	53

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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Peer #

Past Due and Nonaccrual Loans and Leases

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate																
	30–89 days past due	0.30	0.23	69	0.20	0.25	48	0.21	0.26	46	0.51	0.39	70	0.25	0.38	40
	90+ days past due	0	0.11	17	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual	0.54	0.41	71	1.29	0.60	87	1.50	0.52	90	1.51	0.76	86	1.25	0.46	92
Commercial and industrial																
	30–89 days past due	0	0.29	3	0.01	0.24	6	0	0.24	3	0.01	0.23	7	0.01	0.31	8
	90+ days past due	0	0.06	14	0	0.02	17	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual	2.36	0.47	96	3.67	0.65	97	3.22	0.57	96	5.68	0.75	97	4.83	0.83	97
Individuals																
	30–89 days past due	0	0.83	4	0	0.60	4	0	0.63	6	0	0.83	4	0	0.83	5
	90+ days past due	0	0.10	20	0	0.08	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual	0	0.17	10	0	0.17	9	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans																
	30–89 days past due	0	0	44	0	0.03	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	49
	Nonaccrual	0	0	46	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural																
	30–89 days past due		0.09			0.11			0.07			0.17			0.24	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.27			0.51			0.70			0.49			0.67	
Foreign governments																
	30–89 days past due	0	0	50	0	0	50	0	0.50	43	0	0	50	0	0.07	47
	90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual	1.19	0.14	93	1.97	0.17	93	1.58	0.15	93	0	0.09	46	0	0.03	44
Other loans and leases																
	30–89 days past due	0	0.13	16	0	0.11	15	0.10	0.12	66	0	0.18	15	0	0.20	14
	90+ days past due	0	0.01	33	0	0.01	33	0	0.01	34	0.02	0.01	83	0	0.01	30
	Nonaccrual	0.12	0.06	79	1.04	0.13	94	0.90	0.09	95	0.15	0.15	68	0.03	0.13	46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.13	0.39	24	0.23	0.36	46	0.26	0.46	32	0.64	0.65	64	0.38	0.67	28
	90+ days past due	0	0.22	20	0	0.25	17	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	0.31	0.58	37	0.94	0.76	71	0.99	0.71	76	1.15	0.89	71	1.62	0.73	88
Revolving	30-89 days past due	0	0.31	7	0	0.33	6	0	0.28	9	0.20	0.48	27	0.65	0.45	69
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	7.34	0.86	96	1.83	1.05	81	16.04	1.18	98	0.78	1.13	55	3.25	1	87
Closed-end	30-89 days past due	0.13	0.41	26	0.23	0.36	48	0.26	0.49	34	0.65	0.65	62	0.38	0.70	29
	90+ days past due	0	0.25	21	0	0.27	18	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0.30	0.57	38	0.94	0.71	72	0.96	0.67	77	1.16	0.87	74	1.61	0.70	89
Junior lien	30-89 days past due	0	0.01	15	0	0.01	13	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	11	0	0.04	6	0	0.03	8	0	0.04	6	0	0.04	8
Commercial real estate	30-89 days past due	0.85	0.13	97	0.09	0.16	47	0.06	0.15	40	0.18	0.26	53	0	0.18	4
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	1.30	0.29	95	2.33	0.48	96	3.10	0.38	97	2.45	0.62	97	0.53	0.23	83
Construction and development	30-89 days past due	46.96	0.19	99	3.75	0.15	98	2.34	0.17	97	5.90	0.28	99	0	0.28	12
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.14	16	0	0.31	14	0	0.20	15	0	0.41	11	0	0.20	12
1-4 family	30-89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	46.96	0.13	99	3.75	0.10	98	2.34	0.13	97	5.90	0.22	99	0	0.20	15
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.12	18	0	0.25	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30-89 days past due	0	0.04	28	0	0.09	26	0	0.07	27	0.45	0.09	89	0	0.08	19
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0	0.10	6	0	0.12	5	0	0.13	6	0	0.23	6	0	0.14	5
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	1.52	0.36	94	2.77	0.58	96	3.58	0.45	98	2.87	0.80	95	0.60	0.28	82
Owner Occupied	30-89 days past due	0	0.04	10	0	0.04	10	0	0.04	10	0	0.07	8	0	0.07	8
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0	0.12	6	0	0.20	5	0	0.17	5	0	0.27	5	0	0.16	7
Other	30-89 days past due	0	0.05	14	0	0.07	11	0	0.08	14	0	0.14	11	0	0.07	9
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	1.52	0.21	96	2.77	0.31	98	3.58	0.23	98	2.87	0.44	96	0.60	0.10	95
Farmland	30-89 days past due		0.09			0.13			0.10			0.11			0.23	
	90+ days past due		0			0.01			0			0			0.01	
	Nonaccrual		0.51			1.06			0.69			1.13			0.84	
Credit card	30-89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	3,964,000	13,755,000	11,361,000	15,799,000	5,228,000
Retained earnings	94,240,000	87,356,000	89,679,000	78,978,000	70,589,000
Accumulated other comprehensive income (AOCI)	-5,758,000	-2,701,000	-3,102,000	-1,962,000	-2,788,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	92,446,000	98,410,000	97,938,000	92,815,000	73,029,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	22,769,000	23,556,000	23,345,000	15,692,000	9,094,000
Accumulated other comprehensive income-related adjustments	0	0	0	0	0
Other deductions from common equity tier 1 capital	1,744,000	-931,000	-1,149,000	-1,527,000	-816,000
Subtotal:	67,933,000	75,785,000	75,742,000	78,650,000	64,751,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	67,933,000	75,785,000	75,742,000	78,650,000	64,751,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	8,750,000	7,750,000	7,750,000	9,250,000	8,520,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	542,000	534,000	562,000	619,000	607,000
Additional tier 1 capital before deductions	9,292,000	8,284,000	8,312,000	9,869,000	9,127,000
Less: Additional tier 1 capital deductions	797,000	634,000	706,000	440,000	435,000
Additional tier 1 capital	8,495,000	7,650,000	7,606,000	9,429,000	8,692,000
Tier 1 Capital	76,428,000	83,435,000	83,348,000	88,079,000	73,443,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	8,161,000	9,522,000	8,609,000	7,737,000	8,538,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	128,000	126,000	132,000	146,000	143,000
Allowance for loan and lease losses in tier 2 capital	1,505,000	1,182,000	1,155,000	1,265,000	590,000
Exited advanced approach eligible credit reserves	1,129,000	933,000	916,000	1,046,000	305,000
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	9,794,000	10,830,000	9,896,000	9,148,000	9,271,000
Exited advanced approach tier 2 capital before deductions	9,418,000	10,581,000	9,657,000	8,929,000	8,986,000
Less: Tier 2 capital deductions	83,000	203,000	78,000	14,000	6,000
Tier 2 capital	9,711,000	10,627,000	9,818,000	9,134,000	9,265,000
Exited advanced approach tier 2 capital	9,335,000	10,378,000	9,579,000	8,915,000	8,980,000
Total capital	86,139,000	94,062,000	93,166,000	97,213,000	82,708,000
Exited advanced approach total capital	85,763,000	93,813,000	92,927,000	96,994,000	82,423,000
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	1,178,245,000	1,170,612,000	1,194,273,000	1,070,039,000	899,066,000
Less: Deductions from common equity tier 1 capital	23,834,000	24,930,000	24,334,000	16,728,000	9,870,000
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	1,154,411,000	1,145,682,000	1,169,939,000	1,053,311,000	889,196,000
Total risk-weighted assets	457,911,445	473,020,045	471,921,030	453,106,463	394,177,108
Exited advanced approach total RWA	447,799,000	441,212,000	435,755,000	445,158,000	382,491,000

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	14.84	11.77	86	16.02	12.59	88	16.05	12.37	89	17.36	12.35	92	16.43	12.11	89
Common equity tier 1 capital, column B	15.17	0.26	99	17.18	0.29	99	17.38	0.29	99	17.67	0.30	99	16.93	0.29	99
Tier 1 capital, column A	16.69	12.48	91	17.64	13.31	90	17.66	13.11	91	19.44	13.08	93	18.63	12.78	92
Tier 1 capital, column B	17.07	0.31	99	18.91	0.33	99	19.13	0.34	99	19.79	0.34	99	19.20	0.34	99
Total capital, column A	18.81	14.27	93	19.89	15.21	91	19.74	14.91	92	21.45	15.23	95	20.98	14.36	93
Total capital, column B	19.15	0.34	99	21.26	0.36	99	21.33	0.37	99	21.79	0.39	99	21.55	0.38	99
Tier 1 leverage	6.62	9.22	3	7.28	9.07	6	7.12	8.98	7	8.36	9.13	31	8.26	9.76	11
Supplementary leverage ratio, advanced approaches HCs	5.43	6.74	13	5.72	6.90	25	5.64	6.71	31	7.39	8.72	36	6.36	7.41	38

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Peer #

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	60,000	51,000	72,000	75,000	79,000	17.65	11.11
Other insurance activities income	60,000	51,000	72,000	75,000	79,000	17.65	11.11
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	1,047,000	1,084,000	1,074,000	1,085,000	748,000	-3.41	39.23

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income	0.15	0.36	64	0.11	0.38	56	0.12	0.36	55	0.15	0.41	63	0.19	0.47	64
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91		
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09		
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Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	1.36	12.02	12	1.29	11.72	12	1.28	12	11	1.22	11.03	14	1.01	11.51	13
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	560,542,000			601,710,000			570,452,000			574,346,000			512,572,000		
Net assets of broker-dealer subsidiaries / Consolidated assets	48.32	0.55	98	50.54	0.44	98	48.01	0.46	98	51.47	0.75	97	57.24	1.39	97

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Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	17,548,000	20,607,000	22,544,000	24,817,000	17,622,000
Real estate loans	3,388,000	3,221,000	4,001,000	4,028,000	4,105,000
Commercial and industrial loans	5,525,000	5,147,000	6,299,000	4,597,000	4,317,000
Loans to depository institutions and other banks acceptances	20,000	46,000	52,000	89,000	37,000
Loans to foreign governments and institutions	252,000	254,000	253,000	449,000	449,000
Loans to individuals	455,000	173,000	317,000	56,000	0
Agricultural loans	0	0	0	0	0
Other foreign loans	7,908,000	11,766,000	11,622,000	15,598,000	8,714,000
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	43,000	52,000
Interest-bearing bank balances	46,387,000	48,572,000	43,889,000	38,817,000	37,517,430
Total selected foreign assets	63,935,000	69,179,000	66,433,000	63,677,000	55,191,430
Total foreign deposits	6,185,000	2,112,000	1,368,000	1,254,000	1,079,000
Interest-bearing deposits	1,099,000	2,104,000	1,366,000	1,254,000	1,079,000
Non-interest-bearing deposits	5,086,000	8,000	2,000	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	2.21	0.84	77	1.68	0.63	80	1.71	0.66	79	1.58	0.87	73	4.33	1.25	84
Cost: Interest-bearing deposits	3.30	0.52	96	0.59	0.12	88	0.61	0.14	88	1.49	0.42	92	2.66	1.19	93

Net Losses as a Percent of Foreign Loans by Type

Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions	0	0.05	46	0	0	50	0	0	50	0	0	50	0	0	50

Growth Rates

Net loans and leases	-14.84	20.31	25	-7.03	-0.16	41	-9.16	6.83	32	40.83	-2.40	88	20.29	22.48	75
Total selected assets	-7.58	21.10	29	20.69	3.36	77	4.33	9.48	58	15.37	2.04	72	7.61	12.40	64
Deposits	192.85	-2.72	96	67.35	10.74	93	9.09	0.73	78	16.22	3.46	60	55.48	10.36	86

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Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	9,356,000	7,469,000	6,747,000	7,206,000	9,475,000	25.26	-39.93
1-4 family residential loans	9,356,000	7,469,000	6,747,000	7,206,000	9,475,000	25.26	-39.93
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	22,000	7,000	7,000	7,000	1,000	214.29	2100.00
1-4 family residential loans	22,000	7,000	7,000	7,000	1,000	214.29	
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0.81	0.63	0.57	0.57	0.65	1.06	
1-4 family residential loans	0.81	0.63	0.57	0.57	0.65	1.06	
Home equity lines	0	0	0	0	0	0	
Credit card receivables	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commercial and Industrial loans	0	0	0	0	0	0	
All other loans and leases	0	0	0	0	0	0	
Asset-backed commercial paper conduits	0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0	
Liquidity commitments provided to conduit structures	0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans	23.58	19.78	19.75	19.75	18.18	22.35	
Home equity lines	0.04	0.04	0.04	0.04	0.21	0.08	
Credit card receivables	0	0	0	0	0	0	
Auto loans and other consumer loans	13.61	12.42	11.71	11.71	10.44	10.95	
Commercial and industrial loans	7.25	7.12	6.90	6.90	8.55	9.55	
All other loans and leases	55.52	60.65	61.60	61.60	62.62	57.06	

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure	0.24	0.09	0.10	0.10	0.01
1-4 family residential loans	0.24	0.09	0.10	0.10	0.01
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0.03	0.01	0.01	0.01	0
Total retained credit exposure and asset sale credit exposure	0.03	0.01	0.01	0.01	0

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	179,000	129,000	173,000	214,000	382,000	38.76	-78.33
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	179,000	129,000	173,000	214,000	382,000	38.76	-78.33
90+ Days Past Due Securitized Assets							
1-4 family residential loans	629,000	635,000	627,000	877,000	972,000	-0.94	-78.13
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	629,000	635,000	627,000	877,000	972,000	-0.94	-78.13
Total past due securitized assets	808,000	764,000	800,000	1,091,000	1,354,000	5.76	-78.17
Net Losses on Securitized Assets							
1-4 family residential loans	15,000	24,000	50,000	100,000	271,000	-37.50	-96.45
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	15,000	24,000	50,000	100,000	271,000	-37.50	-96.45

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.91	1.73	2.56	2.97	4.03
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.91	1.73	2.56	2.97	4.03
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	6.72	8.50	9.29	12.17	10.26
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	6.72	8.50	9.29	12.17	10.26
Total past due securitized assets percent of securitized assets	8.64	10.23	11.86	15.14	14.29
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0.21	0.43	0.74	1.39	2.86
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0.21	0.43	0.74	1.39	2.86
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.40	0.45	0.55	1.03	1.23
Home equity lines	0	0	0	0.20	0.65
Credit card receivables					
Commercial and industrial loans	0	0.01	0	0.01	0.01
All other loans and leases	0.07	0	0.08	0.01	0
Total managed loans past due 30–89 days	0.15	0.09	0.17	0.20	0.28
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.99	1.22	1.15	1.99	2.39
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	-0.07	-0.06	-0.08	0.01	-0.07
Total managed loans past due 90+ days	0.23	0.24	0.23	0.37	0.53
Total Past Due Managed Assets					
	0.38	0.34	0.40	0.57	0.81
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.03	0.06	0.10	0.23	0.67
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	-0.01	0.04	0.05	0.15	0.03
All other loans and leases	0.03	0.07	0.05	0.04	0
Net Losses on Managed Assets Percent of Total Managed Assets					
	0.02	0.07	0.06	0.08	0.15

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Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	-87,271	-53,732	-70,208	-87,099	-142,267		
Dividends	0	0	0	0	0		
Interest	-60,260	-46,471	-52,430	-86,506	-143,377		
Management and service fees	0	0	0	0	0		
Other income	-27,011	-7,261	-17,778	-593	1,110		
Income from nonbank subsidiaries	-241,969	3,906,128	6,452,050	4,035,080	7,837,465		
Dividends	2,053,898	2,926,898	4,892,334	919,938	1,998,138	-29.83	144.01
Interest	1,798,501	1,020,389	1,575,015	2,546,099	3,533,341	76.26	-17.81
Management and service fees	0	0	0	0	0		
Other income	-4,094,368	-41,159	-15,299	569,043	2,305,986		
Income from subsidiary holding companies	8,510,010	3,978,255	4,550,162	3,537,637	4,426,671	113.91	840.91
Dividends	7,383,677	3,606,000	4,006,000	3,061,000	3,531,000	104.76	1672.42
Interest	1,126,333	372,255	544,162	476,637	895,671	202.57	130.87
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	8,180,770	7,830,651	10,932,004	7,485,618	12,121,869	4.47	80.99
Securities gains (losses)	681	12,321	12,321	10,765	14,522	-94.47	
Other operating income	3,110,293	829,390	835,281	-41,793	-1,460,412	275.01	
Total operating income	11,291,744	8,672,362	11,779,606	7,454,590	10,675,979	30.20	183.59
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	2,875,730	2,020,484	2,693,289	3,139,391	4,865,340	42.33	-6.85
Other expenses	801,051	405,046	570,862	335,115	96,148	97.77	185.25
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	3,676,781	2,425,530	3,264,151	3,474,506	4,961,488	51.59	9.17
Income (loss) before taxes	7,614,963	6,246,832	8,515,455	3,980,084	5,714,491	21.90	1140.68
Applicable income taxes (credit)	-226,305	-227,387	-203,305	-109,043	-72,642		
Extraordinary items							
Income before undistributed income of subsidiaries	7,841,268	6,474,219	8,718,760	4,089,127	5,787,133	21.12	796.26
Equity in undistributed income of subsidiaries	951,412	4,864,079	6,315,421	6,906,411	3,254,374	-80.44	-79.29
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	2,231,398	1,392,460	792,419	2,909,928	774,877	60.25	44.21
Subsidiary holding companies	-1,279,986	3,471,619	5,523,002	3,996,483	2,479,497		
Net income (loss)	8,792,680	11,338,298	15,034,181	10,995,538	9,041,507	-22.45	60.80
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	4,285,296	4,319,358	5,684,753	3,829,866	2,773,015	-0.79	79.37
Subsidiary holding companys' net income	6,103,691	7,077,619	9,529,002	7,057,483	6,010,497	-13.76	76.28

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Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change		
									1-Year	5-Year	
Assets											
Investment in bank subsidiaries	324,159	0.09	203,547	0.06	474,826	0.13	254,755	4,581,376	59.26	-90.78	
Common and preferred stock	0	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	192,186	0.05	91,624	0.03	313,704	0.09	172,082	4,130,835	109.76	-93.72	
Other receivables	131,973	0.04	111,923	0.03	161,122	0.05	82,673	450,541	17.91	-70.99	
Investment in nonbank subsidiaries	171,790,437	47.93	165,663,823	48.48	169,635,534	47.64	208,420,574	161,687,669	3.70	-3.84	
Common and preferred stock	49,487,861	13.81	48,273,128	14.13	47,663,337	13.39	46,688,704	42,978,245	2.52	52.78	
Excess cost over fair value	770,242	0.21	820,251	0.24	817,860	0.23	823,648	688,953	-6.10		
Loans, advances, notes, and bonds	107,885,667	30.10	108,977,196	31.89	113,127,713	31.77	153,583,410	112,211,662	-1.00	-25.18	
Other receivables	13,646,667	3.81	7,593,248	2.22	8,026,624	2.25	7,324,812	5,808,809	79.72	562.08	
Investment in subsidiary holding companies	123,692,373	34.51	118,417,333	34.65	128,341,147	36.04	75,320,120	59,178,674	4.45	102.19	
Common and preferred stock	50,451,296	14.08	66,951,359	19.59	69,059,405	19.39	52,888,011	36,093,282	-24.64	45.22	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	73,241,077	20.44	51,465,974	15.06	59,281,742	16.65	22,432,109	23,085,392	42.31	177.05	
Other receivables	0	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0			
Securities	38,261,970	10.68	39,375,061	11.52	39,706,651	11.15	39,225,214	37,253,215	-2.83	109.24	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	20,036,777	5.59	13,982,278	4.09	15,242,259	4.28	7,082,342	8,001,123	43.30	190.34	
Cash and due from unrelated depository institution	72,591	0.02	90,528	0.03	99,711	0.03	20,348	9,470	-19.81	239.10	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0			
Intangible assets	0	0	0	0	0	0	0	0			
Other assets	4,217,848	1.18	3,996,924	1.17	2,571,008	0.72	2,842,406	2,429,654	5.53	-58.63	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	358,396,155	100.00	341,729,494	100.00	356,071,136	100.00	333,165,759	273,141,181	4.88	28.57	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	8,239,544	2.30	7,056,937	2.07	6,540,726	1.84	17,727,678	15,854,167	16.76	-60.09	
Borrowings with maturity over 1 year	138,672,026	38.69	147,564,806	43.18	150,063,425	42.14	131,157,058	121,783,347	-6.03	-0.09	
Subordinated notes and debentures	14,119,948	3.94	13,718,719	4.01	13,590,679	3.82	11,093,768	10,569,633	2.92	36.54	
Other liabilities	1,704,072	0.48	1,726,255	0.51	1,859,952	0.52	2,183,132	2,153,902	-1.29	-23.85	
Balance due to subsidiaries and related institutions	94,648,273	26.41	65,759,465	19.24	78,575,550	22.07	69,222,431	41,230,410	43.93	241.03	
Total liabilities	257,383,863	71.82	235,826,182	69.01	250,630,332	70.39	231,384,067	191,591,459	9.14	28.84	
Equity Capital	101,012,292	28.18	105,903,312	30.99	105,440,804	29.61	101,781,692	81,549,722	-4.62	27.90	
Perpetual preferred stock (income surplus)	8,750,413	2.44	7,750,413	2.27	7,750,413	2.18	9,250,413	8,520,313	12.90	2.70	
Common stock	20,389	0.01	20,389	0.01	20,389	0.01	20,389	20,389	0.00	0.00	
Common surplus	28,893,719	8.06	28,504,017	8.34	28,840,905	8.10	25,545,913	23,935,417	1.37	23.54	
Retained earnings	94,054,975	26.24	87,098,887	25.49	89,430,908	25.12	78,694,074	70,588,187	7.99	63.42	
Accumulated other comprehensive income	-5,758,086	-1.61	-2,701,431	-0.79	-3,101,794	-0.87	-1,962,061	-2,787,559			
Other equity capital components	-24,949,118	-6.96	-14,768,963	-4.32	-17,500,017	-4.91	-9,767,036	-18,727,025			
Total liabilities and equity capital	358,396,155	100.00	341,729,494	100.00	356,071,136	100.00	333,165,759	273,141,181	4.88	28.57	
Memoranda											
Loans and advances from bank subsidiaries	1,505	0	32,889	0.01	1,834	0	3,056	3,043	-95.42	7.65	
Loans and advances from nonbank subsidiaries	94,057,081	26.24	63,490,599	18.58	76,372,746	21.45	66,724,005	39,793,183	48.14	247.98	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	1,500	0	151	0	12,072	0	38,910	57,078	893.38	-97.07	
Subordinated and long-term debt 1 year or less	43,786,775	12.22	21,414,298	6.27	33,061,682	9.29	30,368,576	10,831,405	104.47	408.53	
Guaranteed loans to banks, nonbanks, and holding companies	45,072,712	12.58	45,239,954	13.24	47,128,806	13.24	39,744,562	32,995,667	-0.37	158.82	

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Peer #

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	11.43	11.02	59	14.35	12.52	69	14.25	11.94	72	12.42	7.29	87	11.12	9.68	70
Bank net income / Average equity investment in banks		11.60			12.35			11.80			7.45			10.51	
Nonbank net income / Average equity investment in nonbanks	11.50	9.71	64	10.79	13.18	57	10.85	13.12	55	8.41	9.75	57	7.40	7.89	62
Subsidiary HCs net income / Average equity investment in sub HCs	14.94	8.41	80	16.20	11.04	75	15.77	10.11	75	17.02	7.01	87	14.58	8.55	89
Bank net income / Parent net income	0	98.76	4	0	96.45	4	0	96.79	4	0	88.16	5	0	82.22	7
Nonbank net income / Parent net income	48.74	2.50	95	38.10	3.22	97	37.81	3.40	97	34.83	3.59	93	30.67	5.93	87
Subsidiary holding companies' net income / Parent net income	69.42	85.68	27	62.42	66.57	35	63.38	65.35	35	64.18	68.34	40	66.48	74	34
Leverage															
Total liabilities / Equity capital	254.80	18.39	97	222.68	16.51	97	237.70	16.81	97	227.33	20.06	97	234.94	20.43	97
Total debt / Equity capital	159.42	12.61	97	158.96	11.37	97	161.41	11.71	97	157.18	14.41	96	181.74	14.31	97
Total debt + notes payable to subs that issued TPS / Equity capital	159.42	14.76	97	158.96	13.41	97	161.41	13.63	97	157.18	16.67	96	181.74	16.36	97
Total debt + Loans guaranteed for affiliate / Equity capital	204.04	12.68	97	201.67	11.46	97	206.11	11.77	97	196.23	14.68	97	222.20	14.56	97
Total debt / Equity capital – excess over fair value	160.64	12.75	97	160.20	11.47	97	162.67	11.81	97	158.46	14.52	96	183.29	14.51	96
Long-term debt / Equity capital	151.26	11.91	97	152.29	10.65	97	155.21	10.95	97	139.76	13.56	96	162.30	13.04	96
Short-term debt / Equity capital	8.16	0.48	96	6.66	0.55	95	6.20	0.57	93	17.42	0.77	95	19.44	1.02	96
Current portion of long-term debt / Equity capital	43.35	0.09	97	20.22	0.10	97	31.36	0.06	97	29.84	0.06	97	13.28	0.05	97
Excess cost over fair value / Equity capital	0.76	0.09	90	0.77	0.08	92	0.78	0.05	93	0.81	0.08	92	0.84	0.12	90
Long-term debt / Consolidated long-term debt	74.80	39.59	79	75.28	40.69	79	74.95	39.86	78	73.86	34.67	84	73.46	28.44	88
Double Leverage															
Equity investment in subs / Equity capital	99.70	104.01	30	109.58	103.15	81	111.48	103.22	85	98.64	102.81	25	97.81	103.22	18
Total investment in subs / Equity capital	292.84	109.29	97	268.44	108.29	97	283.05	108.40	97	279.02	110.16	96	276.45	111.07	96
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.03	0.39	31	0.67	0.27	78	0.80	0.29	80	-0.13	0.47	26	-0.20	0.36	19
Equity investment in subs – equity cap / Net income-div (X)		1.15		0.90	0.85	65	1.13	1.05	65		1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	147.16	130.36	64	166.87	152.56	68	159.25	152.85	60	121.65	136.59	50	141.38	177.68	39
Cash from ops + noncash items + op expense / Op expense + dividend	-220.94	118.32	2	68.78	155.61	16	104.54	154.48	30	280.36	147.24	90	381.20	190.27	88
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	132.16	105.80	76	125.89	94.59	73	123.98	98.54	76	97	134.08	27	101.85	116.34	37
Pretax operating income + interest expense / Interest expense	364.80	1,565.66	28	409.18	1,645.53	23	416.17	1,835.33	20	226.78	2,016.32	18	217.45	1,968.54	13
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	364.80	1,454.22	26	409.18	1,896.20	21	416.17	1,770.77	19	226.78	1,539.23	17	217.45	1,632.83	12
Dividends + interest from subsidiaries / Interest expense + dividends	174.65	150.57	68	159.29	174.48	58	157.11	174.12	56	116.64	150.43	40	129.99	210.80	28
Fees + other income from subsidiaries / Salary + other expenses	-514.50	10.18	1	-11.95	12.03	3	-5.79	11.92	2	169.63	13.95	98	2,399.53	16.52	99
Net income / Current part of long-term debt + preferred dividends (X)	0.20	26.99	4	0.52	40.79	6	0.45	47.61	4	0.36	35.64	4	0.80	57.11	7
Other Ratios															
Net assets that reprice within 1 year / Total assets	24.57	3.60	99	21.20	3.29	97	21.12	3.44	99	26.13	3.85	99	21.47	2.64	98
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	44.62	0.01	98	42.72	0.03	98	44.70	0.02	98	39.05	0.05	98	40.46	0.10	98
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	44.62	0.01	98	42.72	0.03	98	44.70	0.02	98	39.05	0.05	98	40.46	0.10	98
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	75.72	1.77	98	76.63	1.76	98	72.08	1.76	98	83.92	2.66	96	80.49	5.62	94
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	5.61	0	99	0	0	50
Combined foreign nonbank subsidiary assets	25.94	0.06	98	27.82	0.07	98	24.82	0.06	98	28.23	0.08	98	31.47	0.19	98

BHC Name

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Peer #

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	53.15	70.90	36	45.19	69.90	35	49.16	66.37	41	68.25	81.10	46	46.40	57.84	47
Dividends declared / Net income	47.40	31.93	82	25.81	27.22	48	28.51	28.27	50	25.38	42.29	28	29.70	33.08	46
Net income – dividends / Average equity.....	6.01	7.51	41	10.64	9.25	69	10.19	8.62	71	9.26	4.14	89	7.82	6.46	69
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	133.26	10	0	160.45	8	0	155.92	7	0	132.17	7	0	178.13	9
Dividends from nonbank subsidiaries	49.28	2.76	95	100.03	6.19	96	114.15	4.90	97	32.96	3.41	92	74.42	7.53	93
Dividends from subsidiary holding companies.....	177.15	4.73	95	123.24	6.32	91	93.47	5.91	91	109.67	4.85	92	131.51	21.40	88
Dividends from all subsidiaries	226.43	183.35	75	223.27	213.42	66	207.61	203.53	61	142.63	174.85	48	205.93	260.40	46
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		43.79			43.30			45.96			60.28			66.55	
Interest income from bank subsidiaries.....		0.21			0.11			0.11			0.36			0.54	
Management and service fees from bank subsidiaries		0.95			0.87			0.88			1.47			1.55	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries		52.71			48.70			51.33			62.88			69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	47.93	47.96	52	67.76	66.90	50	86.06	62.63	63	24.02	56.39	44	72.06	82.95	55
Interest income from nonbank subsidiaries.....	41.97	3.25	93	23.62	2.38	92	27.71	2.44	92	66.48	7.38	90	127.42	20.25	90
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	-95.54	0.12	2	-0.95	0.11	2	-0.27	0.07	3	14.86	0.16	97	83.16	1.06	96
Operating income from nonbank subsidiaries	-5.65	64.26	2	90.43	94.31	54	113.50	87.22	75	105.36	79.84	71	282.63	150.41	78
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	120.97	72.55	83	50.95	36.58	60	42.04	38.10	50	43.37	43.51	52	58.75	61.23	38
Interest income from subsidiary holding companies.....	18.45	15.40	66	5.26	5.06	70	5.71	5.26	70	6.75	8.40	66	14.90	6.54	73
Management and service fees from subsidiary holding companies.....	0	0.27	47	0	0.75	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies.....	0	-3	52	0	-0.41	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies.....	139.42	85.23	83	56.21	47.30	50	47.75	58.37	45	50.13	55.20	47	73.65	76.49	34
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	67.73	10	0	72.55	8	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	-0.53	0.98	0	-0.54	0.27	0	-0.45	0.23	0	-1.16	0.63	0	-1.34	0.80	0
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	-0.24	0.03	2	-0.08	0.03	2	-0.15	0.02	3	-0.01	0.04	2	0.01	0.03	88
Operating income from bank subsidiaries	-0.77	81.70	1	-0.62	82.68	1	-0.60	83.13	1	-1.17	82.20	2	-1.33	78.80	2
Dividends from nonbank subsidiaries	18.19	2.90	88	33.75	3.56	92	41.53	3.07	93	12.34	1.95	90	18.72	2.65	90
Interest income from nonbank subsidiaries.....	15.93	0.28	95	11.77	0.20	96	13.37	0.18	97	34.15	0.73	96	33.10	1.19	94
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	-36.26	0	1	-0.47	0.01	1	-0.13	0.01	2	7.63	0.01	98	21.60	0.04	98
Operating income from nonbank subsidiaries	-2.14	4.41	1	45.04	5.69	91	54.77	4.67	93	54.13	4.70	93	73.41	7.29	92
Dividends from subsidiary holding companies.....	65.39	2.46	93	41.58	2.13	92	34.01	2.10	92	41.06	2.53	92	33.07	4.52	88
Interest income from subsidiary holding companies.....	9.97	0.01	95	4.29	0.01	95	4.62	0.01	95	6.39	0.11	94	8.39	0.20	94
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	75.36	3.74	92	45.87	3.40	90	38.63	3.91	89	47.46	4.56	90	41.46	6.08	88
Loans and advances from subsidiaries / Short term debt.....	1,141.57	284.57	89	900.16	152.66	93	1,167.86	158.10	93	376.62	135.13	83	251.37	83.37	85
Loans and advances from subsidiaries / Total debt	58.41	27.96	80	37.74	28.03	66	44.88	26.38	74	41.73	27.08	71	26.89	28.33	60